

CSA Membership Assessment – Informing the CSA Strategy



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In June 2018 we undertook the Investor in Customers (IIC) Assessment to help us better understand members' perceptions of the services we offer and the needs of their staff. IIC provides an independent assessment of customers' (in our case members') perception of their customer experience and compares and contrasts it to the view held by CSA staff and senior management. The insight and management information gleaned from the IIC assessment was then used towards the work we are carrying out to build our future, renewed CSA strategy.

It was encouraging to see 26% of member companies complete the assessment, a promising number for the first survey of its kind for us, but one we hope to increase through further engagement with members in our next assessment.

The assessment asks 32 comprehensive questions, including the Net Promoter Score question and additional free text questions as required. The additional free text questions gave us the opportunity to carry out more in-depth research into what our members think is important to them. Some of the questions included:

“What are your top two reasons for being a CSA Member?”

“Which CSA services are most important to you?”

“What is the CSA missing?”

Joining the IIC community allows us to benchmark our members' customer experience activities with other organisations across a wide spectrum of industries. Indeed, some of our current members also carry out the assessment in their own businesses, with all achieving positive results. Sharing best practice and learning from the reports will help us to continually exceed member expectations. I would like to take this opportunity to thank those who completed the assessment. A full IIC findings report will be shared with members in due course.

-  **December 2017**
Investor in Customers (IIC) Assessment proposal approved by CSA Board of Directors.
-  **March 2018**
External communication consultant joins CSA comms team to bring the project forward.
-  **June 2018**
IIC Assessment sent to CSA members.
-  **July 2018**
Raw data received and analysed.
-  **August 2018**
CSA awarded Silver in first-ever assessment under the independent IIC Assessment process.
“The CSA members and its staff both recognised that it is providing an outstanding level of customer experience to its members. This is a great achievement.”
Sandy Bryson, Director IIC.
-  **September 2018**
Award officially presented to CSA staff at the UK Credit & Collections Conference.
-  **October 2018**
CSA Team Training Day - IIC results discussed and next steps put in place.
-  **November 2018**
CSA Board Strategy Day.
-  **January 2019**
IIC results shared with CSA membership via Annual Report.



IIC results

Overall IIC score: **7.67/10 (Silver)**

The IIC survey addresses **four Principles** which are listed below. The CSA was awarded Silver across all four principles. Silver registers as “outstanding” levels of customer service under the independent IIC process.

Breakdown of scores across all four principles

Understand Customer Needs 7.5/10	Meet Customer Needs 7.5/10	Delight Customers 7.9/10	Engender Loyalty 8.2/10
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Gold ranks

Within each of the Principles it was promising to see that some areas achieved **gold ranking** (scoring 8-10/10).

Understand Customer Needs

- *Written communications from the Association are clear and straightforward:* **8.3/10**

Meet Customer Needs

- *I know who to contact at the Association if I need to get in touch:* **8.2/10**
- *It is a pleasure dealing with the Association:* **8/10**

Delight Customers

- *I trust the Association's staff to behave with fairness, integrity and honesty:* **8.7/10**
 - *The Association's staff do what they say they will:* **8.4/10**
 - *The Association's staff are good listeners:* **8.2/10**

Engender Loyalty

- *I am likely to continue to be a member of the Association:* **8.8/10**
- *The Association's staff are friendly and willing to help:* **8.7/10**
- *The Association's staff are knowledgeable about the membership services they provide:* **8.5/10**
 - *On a scale of 1 (very unlikely) to 10 (very likely), how likely are you to recommend the Association to others?:* **8.2/10**



Net Promoter Score

Net Promoter Score (NPS) is a management tool that can be used to gauge the loyalty of a firm's customer relationships.

Given the NPS range of -100 to +100, a "positive" score or NPS above 0 is considered "good", +50 is "excellent," and +70 is considered "world class".

CSA 2018 Net Promoter[®] score: **+43%***

(The CSA's NPS was in IIC's top 35% for all client assessment NPS scores)



Promoters

Those who score 9-10/10. Exhibit value creating behaviours such as buying more, customers for longer, positive referrals.

58%

"The vast array of information and resources and support has been very beneficial to us."

"The Association gives strong representation for its members and has lobbied Government in regards to many important issues/changes in regulation that have benefitted members."



Passives

Those who score 7-8/10. Their behaviour is still seen as very positive, falling between Promoters and Detractors.

27%

"I think the Association provides many useful services and has the interests of members at heart. However as the industry is changing the CSA will need to evolve to stay relevant."

"They do provide a good guidance and service but you very much have to go and find it."



Detractors

Those who score 0-6/10. Believed to have opposite traits to Promoters and are not likely to spend or refer, and are likely to leave if their issues are not resolved.

15%

"Not sure of their relevance now regulation has been increased. Many joined the Association because it was a client requirement, not so many clients hold this view anymore so long as the DCA is regulated by the FCA."



Twelve month plan

The IIC output and other projects this year have helped us to address any member issues and map out our main areas of focus over the next 12 months.

People



- **Strengthen the operational function at Head Office** during Q1 2019.
- **Focus on proactive policy creation and influencing key stakeholders** with the creation of a Head of Policy.
- Strengthen reactive resource with the **creation of a consultation working party**.
- **Create a wider Public Affairs working group** to leverage PA activity and input and also **recognition of work from members**.

Data



- **Gather relevant and powerful data to support proactive and reactive work** (like Fairshare figures) with the appointment of a new data-gathering partner.

The Code



- Continue to hold up the **Code of Practice as the common standard across all debt collection**.
- Continue to pursue our strategy of the **creation of a level playing field for debt collection** through interaction with **Government, consumer groups and regulators**.

Engagement & IIC 2019



- New membership engagement campaign to commence in Q1 2019.

Technology



- Continue to **bring technology and new technological solutions to the membership** at events as well as through our Supplier Membership category.

Professional development



- Facilitate further training through apprenticeships to **demonstrate professionalism in the industry** and realise income from demand both within and outside the industry.

To book a meeting, please contact Neil Gurdin on 07464 546643 or email: neil.gurdin@investorincustomers.com